Certificate Number: 15317-NJ-DE-037530966

Bankruptcy Case Number: 18-22068



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>June 21, 2023</u>, at <u>6:15</u> o'clock <u>PM PDT</u>, <u>Ronald Maggi</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: June 21, 2023 By: /s/Junie Montebon

Name: Junie Montebon

Title: <u>Credit Counselor</u>